1	BEFORE THE					
2	ILLINOIS COMMERCE COMMISSION					
	IN THE MATTER OF:)					
3	HOWARD KRADER)					
4)					
5	v) No. 16-0402					
6	COMMONWEALTH EDISON COMPANY)					
O	Complaint as to overcharged for)					
7	over 15 months for faulty meter)					
8	in Deerfield, Illinois.)					
9	Chicago, Illinois September 26, 2016					
10						
11	Met pursuant to notice at 11:00 a.m.					
	BEFORE:					
12	MR. JOHN RILEY, Administrative Law Judge.					
13	me. som killi, naminibelaelve law saage.					
14	APPEARANCES:					
15	MR. HOWARD KRADER 1319 Charing Cross Road					
16	Deerfield, Illinois 60015					
17	appeared pro se;					
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1 APPEARANCES: (Cont'd.)
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       MR. MARK L. GOLDSTEIN
 3
       3019 Province Circle
       Mundelein, Illinois 60060
 4
                -and-
 5
       MS. REBECCA A. GRAHAM
       33 North LaSalle Street
 6
       Suite 2200
 7
       Chicago, Illinois 60602
         appeared for Respondent.
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   SULLIVAN REPORTING COMPANY, by
20 Teresann B. Giorgi, CSR
   084-000977
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1		<u>I N D E X</u>			
2	Witnesses:	Dir Cry	Re-	Re-	By Examiner
3		Dir. Crx.	<u>air.</u>	CIX.	Examilier
4	NONE				
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9		<u>E X H I B</u>	<u>1</u> <u>T</u> <u>S</u>		
10	APPLICANT'S	FOR IDENTIF	ICATIO	N II	N EVIDENCE
11	NONE				
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- 1 JUDGE RILEY: Pursuant to the direction of
- 2 the Illinois Commission Commission, I call
- 3 Docket 16-0402.
- 4 This is a complaint by Howard Krader
- 5 versus Commonwealth Edison Company as to overcharged
- 6 for over 15 months for faulty meter
- 7 in Deerfield, Illinois.
- And, Mr. Krader, it's my understanding
- 9 you are proceeding without counsel this morning, is
- 10 that correct?
- 11 MR. KRADER: That's correct.
- 12 JUDGE RILEY: You're free at any time during the
- 13 course of this proceeding to obtain counsel if you
- 14 so wish.
- 15 MR. KRADER: Okay.
- 16 JUDGE RILEY: But they would have to take the
- 17 record as they find it. We wouldn't be able to go
- 18 back and start over.
- 19 MR. KRADER: I understand.
- 20 JUDGE RILEY: And who is going to enter an
- 21 appearance for Commonwealth Edison?
- 22 MS. GRAHAM: On behalf of Commonwealth Edison

- 1 Company, Rebecca Graham, 33 North LaSalle Street,
- 2 Suite 2200, Chicago, Illinois 60602. My telephone
- 3 number is 312-505-8154.
- 4 MR. GOLDSTEIN: Also for Commonwealth Edison
- 5 Company, Mark L. Goldstein, 3019 Province Circle,
- 6 Mundelein, Illinois 60060. My telephone number is
- 7 847-949-1340.
- And with us this morning is Aaron
- 9 Jimenez of ComEd.
- 10 JUDGE RILEY: All right. Thank you.
- 11 Mr. Krader, essentially what you're
- 12 saying is that you have a -- your meter was not
- 13 operating properly --
- 14 MR. KRADER: That's correct.
- 15 JUDGE RILEY: -- for 15 months and it resulted
- 16 in over \$1500 in overcharges you believe?
- 17 MR. KRADER: That is correct.
- 18 JUDGE RILEY: What is it about the meter that
- 19 made you think it was faulty?
- 20 MR. KRADER: Okay. Starting out in December of
- 21 '13 -- December of 2013, to January, I noticed my
- 22 electric bills were getting extremely high. Let me

- 1 preface this, I live alone. I've got a relatively
- 2 small residence, about 1400 square feet. During
- 3 that time December/January I was out of town most of
- 4 the time and they were high. I started looking at
- 5 them continuously and they were continuously high.
- I started to call ComEd. They had a
- 7 standard answer that -- I'm sorry. I felt that
- 8 somebody had either spliced into my electric system
- 9 or the meter was malfunctioning. They said nobody
- 10 can splice into your system. Our meters do not
- 11 malfunction.
- 12 I started to compare my electric bills
- 13 with neighbors with larger homes with families. And
- 14 their bills were a fraction of mine. Again, I
- 15 started to continuously call ComEd and they have a
- 16 scripted answer that, Our meters never malfunction
- 17 and everybody uses electricity differently.
- 18 Over the next seven or eight months I
- 19 called five more times. The same scripted answer.
- 20 I was at my wits end. I felt that Commonwealth
- 21 Edison was operating without any supervision. In
- 22 March of 2015, after talking with somebody with the

- 1 press, they informed me that before I do anything to
- 2 contact the Illinois Commerce Commission. And they
- 3 explained to me that ComEd was responsible to them.
- 4 I registered a complaint. Within days
- 5 I got a call from ComEd. At first I was elated.
- 6 That was momentarily. Then as the conversation went
- 7 on a little further, it was a lot of intimidation.
- 8 As soon as I mentioned I was a senior, I live alone,
- 9 I have a small home, then I was treated like an
- 10 uneducated senile old couth. They refused to check
- 11 on the meter. But, finally, they acquiesced -- the
- 12 party named Annette acquiesced. They were going to
- 13 check the meter to check the accuracy.
- 14 After a couple of no shows, a fellow
- 15 came out, checked the meter, the name was Geronimo.
- 16 I said was it running accurately? He said, No. He
- 17 smiled. He didn't want to give me much information.
- 18 He exchanged the meter. From that point on my
- 19 electric bills decreased, not by 10 percent, not by
- 20 20 percent, by 45 percent with no changes in my mode
- 21 of living at all, 45 percent over 15 months. Over
- 22 15 months every bill was significantly lower except

- 1 for one and that was an estimated bill and they used
- 2 an estimated bill from the year before.
- I have copies of all the bills.
- 4 JUDGE RILEY: The before and after?
- 5 MR. KRADER: 15 months before, 15 months after.
- 6 JUDGE RILEY: All right.
- 7 Did ComEd ever tell you what was wrong
- 8 with the meter?
- 9 MR. KRADER: They said that nothing was wrong
- 10 with the meter after they brought it into their
- 11 shop. I disputed and said, You can't police
- 12 yourself. Either you let me take the meter or you
- 13 let an independent party take the meter and test it.
- 14 They were adamant that, Nobody touches our meters.
- 15 It's our meters. We test it. That's it. And
- 16 there's nothing I can do.
- 17 JUDGE RILEY: And you still allege that you were
- 18 overbilled. The figure you have in your complaint
- 19 is \$1559.39?
- 20 MR. KRADER: Yeah, I double-checked it. I was
- 21 off a little bit. Yes. That's over 15 months.
- 22 JUDGE RILEY: All right.

- 1 MR. KRADER: Now, again, in December of '15 --
- 2 December of '14 and January of '15, I was out of
- 3 town most of the month. And I've got copies of my
- 4 passport to show that. And still the electricity
- 5 was extremely high. My heat was turned down. I
- 6 don't -- and nobody was living there and only light
- 7 is on.
- 8 They asked the pertinent questions
- 9 like, What kind of heat do you have, when I
- 10 discussed it with ComEd. Do you have electric
- 11 cooking? Do you have electric dryer, which I don't.
- 12 Everything is gas operated, heat -- but anyways --
- 13 JUDGE RILEY: I understand.
- MR. KRADER: They were very uncooperative.
- 15 JUDGE RILEY: ComEd's response?
- 16 MS. GRAHAM: Well, Judge, from everything that
- 17 we have, the activity statement, meter readings,
- 18 et cetera. I'm looking at a meter test report. The
- 19 meter was tested. It tested within the guidelines
- 20 established by the ICC. So, we don't really see
- 21 from our end any basis for an adjustment on the
- 22 account. And that's kind of where we are.

- I mean, obviously, if he would like,
- 2 we can do a referee test on the meter, if that
- 3 would --
- 4 MR. KRADER: I don't understand what you mean by
- 5 referee test.
- 6 MS. GRAHAM: You can be present while we test
- 7 the meter and a representative from the ICC would be
- 8 there as well.
- 9 MR. KRADER: That's 15 months ago. Now, there's
- 10 no way that you can guarantee that that meter is the
- 11 meter you're going to bring in front of me.
- 12 Why did they refuse to let somebody,
- 13 an independent, test the meter?
- 14 MS. GRAHAM: We never allow an independent test
- 15 of a meter. All of the guidelines that we follow
- 16 are established by the ICC.
- 17 It's my understanding we still have
- 18 the meter.
- 19 MR. JIMENEZ: We still have it. It's in the
- 20 shop. There's a green tag on it. It gets put in
- 21 storage. We hold it for a number of years. We can
- 22 definitely go through and test that meter, if you'd

- 1 like.
- 2 MR. KRADER: Personally I don't trust ComEd. I
- 3 don't think it's the same meter. I marked the meter
- 4 in a certain place. I can tell you that. But I
- 5 just don't trust ComEd anymore. They've lied to me
- 6 and lied to me.
- 7 MR. GOLDSTEIN: So, you think that ComEd changes
- 8 the numbers on the meter? You know, every meter has
- 9 a certain number --
- 10 MR. KRADER: I understand that.
- 11 MR. GOLDSTEIN: -- and you think that ComEd
- 12 would change the numbers on the meter or what are
- 13 you saying?
- 14 MR. KRADER: I'm saying, I don't trust ComEd.
- 15 I have the figures. Figures don't
- 16 lie. If there's any reason you can give me why my
- 17 electric bills have decreased by 45 percent -- I
- 18 just don't understand.
- 19 MR. JIMENEZ: We will note that about a month or
- 20 so after we did exchange the meter that you were
- 21 complaining about -- you said late 2013, early 2014,
- 22 they were high and then we exchanged the meter that

- 1 you're complaining --
- 2 MR. KRADER: No. No. You've got the dates
- 3 wrong, but go ahead.
- 4 MR. JIMENEZ: So, we exchanged the meter. You
- 5 agree with that. And you say your bills went down.
- 6 Right around the same time that we
- 7 exchanged the meter, you actually changed suppliers.
- 8 You were supplied by, I think, MC Squared --
- 9 MR. KRADER: I don't --
- 10 MR. JIMENEZ: It should be right on your bills,
- 11 if you have them from 2014, and if you look
- 12 afterwards, it would be supplied by ComEd. I don't
- 13 know what that supplier might have been charging
- 14 you. I don't know if those were different from
- 15 ComEd's rates. Oftentimes they do vary, sometime
- 16 significantly. That is a possibility. And that
- 17 would be a complaint against that supplier and not
- 18 against ComEd.
- 19 MR. KRADER: I don't know that I ever had
- 20 anybody else except ComEd deliver and invoice me for
- 21 electricity. I never authorized anybody else to do
- 22 it. All my bills were paid to ComEd. I received

- 1 invoices from ComEd. And when I make complaints to
- 2 ComEd nobody ever said anything about going to a
- 3 third party.
- 4 MR. JIMENEZ: So, there's two items on your
- 5 bills, one says distribution, one says supply. If
- 6 you look and you have those older bills, the supply
- 7 side would likely be dated different other than
- 8 ComEd.
- 9 And we have a summarized activity
- 10 statement that does show it was MC Squared.
- 11 JUDGE RILEY: So, ComEd does have records that
- 12 say that the Complainant did have an alternative
- 13 retail electric supplier at one time?
- MS. GRAHAM: Yes, Judge.
- 15 MR. JIMENEZ: And the switch happened within a
- 16 month or so of the exchange of the meter that we
- 17 still have and tested.
- 18 JUDGE RILEY: When did -- I think the time
- 19 period we're talking about is roughly from that
- 20 January of '14 to April, I believe, 9th of 2015, is
- 21 when the meter was changed out.
- 22 MR. KRADER: Yes.

- 1 JUDGE RILEY: That roughly 15 month period.
- 2 MR. JIMENEZ: So, it looks like it would have
- 3 been exchanged in April --
- 4 MR. KRADER: April 9th of '15.
- 5 MR. JIMENEZ: -- of '15. And the last -- May of
- 6 '15, I still see an MC Squared Energy Services who
- 7 was supplying his -- was his supplier. And then the
- 8 month right after that it switched to ComEd.
- 9 JUDGE RILEY: Was MC Squared the supplier prior
- 10 to the time that the meter was switched -- do the
- 11 record show when MC Squared became the supplier?
- MS. GRAHAM: No, Judge, we only have two years
- 13 of data. So, our activity statement goes back to
- 14 September of 2014.
- JUDGE RILEY: Okay. September of 2014.
- 16 Was MC Squared the supplier at that
- 17 time?
- 18 MS. GRAHAM: Yes. It was the supplier until it
- 19 looks like -- the first month that it was not the
- 20 supplier was June of 2015.
- 21 JUDGE RILEY: Which was two months after the --
- MS. GRAHAM: The exchange.

- 1 MR. GOLDSTEIN: Let me add one thing, Judge.
- 2 Mr. Krader filed his informal
- 3 complaint in April of 2015, and, obviously he filed
- 4 his formal complaint in August of 2016. We do have
- 5 an activity statement that goes back to April of
- 6 2013, a two year period, and --
- 7 MR. KRADER: 2013?
- 8 MR. GOLDSTEIN: Yes, 2013.
- 9 And it shows that MC Squared was
- 10 providing service as far back as April of 2013.
- 11 JUDGE RILEY: Mr. Krader, do you have any
- 12 recollection of ever --
- MR. KRADER: No, I never --
- JUDGE RILEY: -- switching service from --
- 15 MR. GOLDSTEIN: All we have to do is look at the
- 16 bill and we can tell --
- 17 MR. KRADER: Let me make sure -- okay. This is
- 18 a January of '14. I mean, I don't know how --
- 19 what's the name of the company again?
- 20 MR. GOLDSTEIN: It's MC Squared Energy Services.
- 21 MR. KRADER: I don't even know how that got
- 22 involved. But the question is, when I called ComEd,

- 1 why didn't they make me aware of this fact?
- 2 MR. GOLDSTEIN: I have no idea.
- 3 MR. JIMENEZ: The customer chooses the supplier.
- 4 ComEd doesn't choose it for you.
- 5 MR. KRADER: I understand that. But why didn't
- 6 somebody at ComEd say, You're calling the wrong
- 7 people. You should call somebody else.
- 8 MR. JIMENEZ: If you were complaining about the
- 9 equipment, it is our equipment.
- 10 MR. KRADER: I complained about the bills. And
- 11 I said initially I thought maybe somebody spliced
- 12 into my system because my bills were extremely high.
- 13 They said that's impossible. I said, Then something
- 14 has got to be wrong with the meter. Because I don't
- 15 know how I could have outrageous bills like that.
- 16 And nobody -- they had the pat answers -- scripted
- 17 answers. Nobody could go into your -- meters never
- 18 malfunction and everybody uses electricity
- 19 differently.
- 20 Why didn't they tell me somebody else
- 21 was involved? I never signed for anybody to --
- MR. GOLDSTEIN: Perhaps the Village of Deerfield

- 1 was -- sent out a notice to you that that were going
- 2 to use -- they had an opportunity to use a third
- 3 party supplier and if the Village chose MC Squared
- 4 and since you did not say anything, yay or nay, you
- 5 were automatically put on their system.
- 6 JUDGE RILEY: You're saying this is a
- 7 possibility.
- 8 MR. GOLDSTEIN: Yes. I have no idea what
- 9 actually happened. I don't live in Deerfield.
- 10 JUDGE RILEY: It's something you might want to
- 11 check with the Village of Deerfield and find out
- 12 what --
- MR. KRADER: I'll check with them, but -- here's
- 14 an example --
- MR. JIMENEZ: The last one we see with
- 16 MC Squared -- maybe you want to check April of '15.
- 17 MR. KRADER: Okay. That's a good point.
- 18 Here's an April bill --
- 19 JUDGE RILEY: April of what?
- 20 MR. KRADER: April of 2015.
- 21 MR. GOLDSTEIN: Is that the back of the bill or
- 22 the front of the bill?

- 1 MR. KRADER: Both copies.
- 2 MR. GOLDSTEIN: If you look right here,
- 3 Mr. Krader, you see MC Squared --
- 4 MR. KRADER: Okay. I see that now.
- 5 MR. GOLDSTEIN: At that time they were your
- 6 supplier of electric energy.
- 7 MR. KRADER: Now you tell me that.
- 8 MR. GOLDSTEIN: But on everyone of those bills
- 9 you'll see -- up until that time, your bills go back
- 10 to 2013, you'll see that MC Squared is the supplier.
- 11 MR. KRADER: Okay.
- MR. GOLDSTEIN: Now, we have no idea what they
- 13 were charging and why they were charging. ComEd
- 14 does the billing for the alternative energy
- 15 supplier. And it is the way it is.
- MR. KRADER: But here's an example. These are
- 17 both MC bills --
- 18 MR. GOLDSTEIN: Right.
- 19 MR. KRADER: -- this one is April of '15 --
- 20 2015. This is April of 2014. The 2014 is 192.
- 21 This is 139.
- JUDGE RILEY: Are those supply charges?

- 1 MR. KRADER: Those are the charges to me, yes.
- JUDGE RILEY: The total charges.
- 3 The supply charge should be broken
- 4 out. And what ComEd is suggesting is that maybe it
- 5 was the supply charges that had changed
- 6 dramatically, that it increased dramatically.
- 7 MS. GRAHAM: Can I see that bill? The April
- 8 2015 bill?
- 9 MR. KRADER: 2015?
- 10 MS. GRAHAM: Yeah.
- 11 MR. KRADER: I'm comparing it with April 2014,
- 12 there's some percent difference.
- 13 My question, why would the Village of
- 14 Deerfield choose somebody else? Because they were
- 15 getting a better rate, possibly.
- 16 MR. GOLDSTEIN: That's exactly right.
- 17 MR. KRADER: I can't read these invoices.
- 18 They're pretty complexed, as far as I'm concerned.
- 19 MR. GOLDSTEIN: Can't do anything about the
- 20 bills, Judge.
- 21 MR. KRADER: No, I know that.
- MR. GOLDSTEIN: Those bills are, as you know,

- 1 approved by the Commerce Commission in the format
- 2 that --
- 3 MR. KRADER: Just an off the wall comment.
- 4 MR. GOLDSTEIN: Oh, okay.
- 5 MR. KRADER: Like it's raining outside.
- 6 MS. GRAHAM: Can I see the 2014 -- April 2014
- 7 bill?
- 8 MR. KRADER: (Tendering.)
- 9 Then, again, the questions are when
- 10 nobody is home and using electricity, why are there
- 11 generating (sic) high bills.
- 12 MR. GOLDSTEIN: I don't know.
- MR. KRADER: I still think there was a problem
- 14 with the meter.
- 15 JUDGE RILEY: Well, under any circumstances,
- 16 ComEd's records pretty conclusively show that your
- 17 supplier at that time was MC Squared, it wasn't
- 18 ComEd. And if you -- what I would suggest you do is
- 19 break out -- do another audit and break out the
- 20 supply charges and see if that wasn't the reason for
- 21 the dramatic increases in your billing. It may or
- 22 may not account for it, but it should be checked

- 1 into, and if it was -- if it does appear that
- 2 MC Squared, the supplier, was the problem, then your
- 3 remedy is against that supplier.
- 4 And you are also entitled to a referee
- 5 test, as Counsel explained. You know, ComEd still
- 6 has the meter, the same meter.
- 7 MR. KRADER: Again, when I called, and I think
- 8 it was six times, ComEd never told me -- never
- 9 advised me that there was another supplier.
- 10 JUDGE RILEY: It's very likely they assumed you
- 11 already knew.
- 12 MS. GRAHAM: I mean, it's on your bill, so...
- 13 You have notice of the charges and how they're
- 14 broken out and who is supplying and who is
- 15 delivering.
- MR. KRADER: Well, you see it. You're used to
- 17 this. I don't think the average citizen realizes
- 18 that.
- 19 JUDGE RILEY: What I'm inclined to do is to set
- 20 this over for another 30 days.
- 21 Mr. Krader, I strongly suggest you
- 22 contact the Village of Deerfield and find out

- 1 whether or not the Village entered into a contract
- 2 with MC Squared. And I know it may have gone out
- 3 with the junk mail, but I've seen the same thing and
- 4 municipalities do give their residences the
- 5 opportunity to opt in or opt out.
- 6 The other thing is, again go through
- 7 the documents you have, the bills, and break out the
- 8 supply charges that were charged by MC Squared and
- 9 see if you can find whether or not there was some --
- 10 see whether or not that could have been the reason
- 11 for the increase in the bills.
- MR. KRADER: We saw one month already where
- 13 there was -- it verified my statement --
- 14 JUDGE RILEY: I understand.
- 15 MR. KRADER: -- the April of '15 versus the
- 16 April of '14 and we saw there was a significant
- 17 decrease. And even when a man came to check the
- 18 meter and it was at -- I said to him, How does the
- 19 meter check out and he just smirked and says, I'm
- 20 going to switch it out. And he switched the meter.
- 21 And from there on end it was --
- MR. JIMENEZ: My understanding is that the meter

- 1 actually tested below the limits in the field.
- 2 Sometimes there's false positives in the field due
- 3 to the equipment that they carry. What that would
- 4 mean is that if it did test below the standard that
- 5 you would have been charged less than you're
- 6 actually consuming and --
- 7 MR. KRADER: I know. That's what this Annette
- 8 said. It was part of the intimidation. First of
- 9 all, the meter never malfunctioned, but then she
- 10 finally acquiesced that they're going to send
- 11 somebody out and she said that -- her statement was,
- 12 If they do malfunction, they always run slow. So,
- 13 you're going to be responsible for the shortfall.
- 14 MR. JIMENEZ: All I can say at this point is
- 15 that we have the meter. We tested the meter. We
- 16 have the results of the meter test and they tested
- 17 at 100.05 percent accurate.
- 18 MR. KRADER: Don't take offense. I don't trust
- 19 ComEd. If we were to have the meter and it would
- 20 have switch hands to somebody else, a neutral body,
- 21 to test it, I'd say we're fine. But, now, they've
- 22 got it. I don't know what they did with it.

- 1 JUDGE RILEY: Well, under a referee test, the
- 2 Commission would be a neutral party.
- 3 MR. KRADER: No, but they've already had the
- 4 meter. So, they could have made any adjustments
- 5 they've wanted.
- 6 MR. JIMENEZ: I don't think there's any basis
- 7 for that. No.
- 8 JUDGE RILEY: Again, you're entitled to a
- 9 referee test, if you so desire.
- But, again, what I was going to
- 11 suggest is just continue this matter for 30 days.
- 12 Contact the Village of Deerfield and find out
- 13 whether or not they did enter into a contract for
- 14 the supply from --
- 15 MR. KRADER: I certainly will.
- 16 JUDGE RILEY: -- MC Squared.
- 17 And then again do an audit of those
- 18 bills and see if the supply charges aren't the
- 19 reason for the dramatic increases you've experienced
- 20 and then we can take it from there.
- 21 MR. KRADER: Okay. I'll try and read these
- 22 things.

- 1 JUDGE RILEY: Again, as I said, the supply
- 2 charges should be broken out. It should be clearly
- 3 labeled. I know it's fine print and all that.
- 4 MR. KRADER: No, I'm looking at it.
- 5 MS. GRAHAM: Should we pick a day, Judge? The
- 6 end of October?
- 7 JUDGE RILEY: That's what I was looking, the
- 8 last week of October.
- 9 MS. GRAHAM: We can do the 27th.
- 10 MR. GOLDSTEIN: If that's all right with
- 11 Mr. Krader.
- 12 JUDGE RILEY: Thursday, October 27th. That
- 13 would be 11:00 a.m. again.
- MS. GRAHAM: That works for us.
- 15 MR. KRADER: That's fine. Same room?
- 16 JUDGE RILEY: No telling. It will be close.
- 17 So, do we have a plan, Mr. Krader,
- 18 you're going to check with the Village of Deerfield
- 19 and then check the supply charges on those?
- 20 MR. KRADER: Definitely. Yes.
- JUDGE RILEY: All right. We'll see what we can
- 22 find out from that.

- 1 And, again, if it does appear that the
- 2 supply charges were the problem, you are not
- 3 foreclosed from a remedy against MC Squared. Let's
- 4 see what you find out.
- 5 MR. KRADER: I understand that. Okay. I will
- 6 do my homework.
- 7 JUDGE RILEY: And check with Deerfield and see
- 8 what they have to say.
- 9 MS. GRAHAM: Thank you, Judge.
- 10 JUDGE RILEY: Formal notice will be sent from
- 11 the Office of the Chief Clerk. We are continued for
- 12 a status to October 27, 2016 at 11:00 a.m.
- 13 MR. KRADER: Okay.
- 14 (Whereupon, the matter was
- 15 continued to October 27,
- 16 2016, 11:00 a.m.)
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- 22